

Certificate of Notice  
Page 1 of 4UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEYCaption in Compliance with D.N.J. LBR 9004-2(c)  
51854Morton & Craig LLC  
William E. Craig, Esquire  
110 Marter Avenue  
Suite 301  
Moorestown, NJ 08057  
Attorney for Santander Consumer USA Inc.Order Filed on November 16, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No. 16-31204

Adv. No.

Hearing Date: 10-27-20

Judge: (ABA)

In Re:

MICHAEL J. SMITH

**ORDER FOR MONTHLY PAYMENTS, STAY RELIEF AND CO-DEBTOR RELIEF UNDER  
CERTAIN CIRCUMSTANCES, COUNSEL FEES, AND INSURANCE**The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.**DATED: November 16, 2020**  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

**(Page 2)**

Debtor: Michael J. Smith

Case No: 16-31204

Caption of Order: Order for monthly payments, stay relief and co-debtor relief under certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Motion For Stay Relief And Co-Debtor Relief filed by John R. Morton, Jr., Esq., attorney for Santander Consumer USA Inc. (“Santander”), with the appearance of S. Daniel Hutchison, Esq. on behalf of the debtor, and this Order having been filed with the Court and served upon the debtor and his attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

- 1. That Santander is the holder of a first purchase money security interest encumbering a 2013 Honda CR-V bearing vehicle identification number 2HKRM4H58DH605752.**
- 2. That commencing October 2020, if the debtor fails to make any payment to Santander within thirty (30) days after a payment falls due, Santander shall be entitled to stay relief and co-debtor relief as to the co-debtor Jessica L. Smith upon filing a certification with the Court and serving it on the debtor, her attorney, and the Chapter 13 Trustee.**
- 3. That the debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Santander Consumer USA must be listed as loss payee. If the debtor fails to maintain valid insurance on the vehicle, Santander shall be entitled to stay relief and co-debtor relief as to the co-debtor Jessica L. Smith upon filing a certification that insurance has lapsed and serving such certification on the debtor, her attorney, and the Chapter 13 Trustee.**
- 4. That the debtor is to pay a counsel fee of \$431.00 to Santander Consumer USA Inc. through his Chapter 13 plan.**

In re:  
Michael J. Smith  
Debtor(s)

Case No. 16-31204-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Nov 16, 2020

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2020:

Recip ID	Recipient Name and Address
db	+ Michael J. Smith, 720 Division Street, Gloucester City, NJ 08030-2336

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2020 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor BAYVIEW LOAN SERVICING LLC NJECFMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company NJECFMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Celine P. Derkrikorian	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company njecfmail@mw-c-law.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	

District/off: 0312-1

User: admin

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Total Noticed: 1

on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraige cf@gmail.com

Marisa Myers Cohen

on behalf of Creditor BAYVIEW LOAN SERVICING LLC ecfmail@ecf.courtdrive.com, jhillier@mw c-law.com

Melissa S DiCerbo

on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company nj-ecfmail@mw c-law.com,  
nj-ecfmail@ecf.courtdrive.com

Rebecca Ann Solarz

on behalf of Creditor BAYVIEW LOAN SERVICING LLC, A DELAWARE LIMITED LIABILITY COMPANY  
rsolarz@kmlawgroup.com

S. Daniel Hutchison

on behalf of Debtor Michael J. Smith sdhteamlaw@outlook.com  
backupcourt@outlook.com;sdhlawpara1@outlook.com;hutchisonsr39026@notify.bestcase.com

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. mortoncraige cf@gmail.com mortoncraige cf@gmail.com

TOTAL: 11